

4-07-00

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# UTILITY PATENT APPLICATION TRANSMITTAL (Small Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.  
P006 P00252-US

Total Pages in this Submission

**TO THE ASSISTANT COMMISSIONER FOR PATENTS**Box Patent Application  
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

CASINO BETTING, RATING AND INVESTMENT SYSTEM

and invented by:

Louis L. Pinga  
George P. Fidasjc675 U.S. PTO  
09/544150  
04/06/00If a **CONTINUATION APPLICATION**, check appropriate box and supply the requisite information:☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Which is a:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Which is a:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: \_\_\_\_\_

Enclosed are:

**Application Elements**

1. ☒ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 18 pages and including the following:
  - a. ☒ Descriptive Title of the Invention
  - b. ☐ Cross References to Related Applications (if applicable)
  - c. ☐ Statement Regarding Federally-sponsored Research/Development (if applicable)
  - d. ☐ Reference to Microfiche Appendix (if applicable)
  - e. ☒ Background of the Invention
  - f. ☒ Brief Summary of the Invention
  - g. ☒ Brief Description of the Drawings (if drawings filed)
  - h. ☒ Detailed Description
  - i. ☒ Claim(s) as Classified Below
  - j. ☒ Abstract of the Disclosure

**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Small Entity)**

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**Application Elements (Continued)**

3. ☒ Drawing(s) *(when necessary as prescribed by 35 USC 113)*  
a. ☒ Formal      b. ☐ Informal      Number of Sheets 6
4. ☒ Oath or Declaration  
a. ☒ Newly executed *(original or copy)*      ☐ Unexecuted  
b. ☐ Copy from a prior application (37 CFR 1.63(d)) *(for continuation/divisional application only)*  
c. ☒ With Power of Attorney      ☐ Without Power of Attorney  
d. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application,  
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference *(usable if Box 4b is checked)*  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☐ Computer Program in Microfiche
7. ☐ Genetic Sequence Submission *(if applicable, all must be included)*  
a. ☐ Paper Copy  
b. ☐ Computer Readable Copy  
c. ☐ Statement Verifying Identical Paper and Computer Readable Copy

**Accompanying Application Parts**

8. ☐ Assignment Papers *(cover sheet & documents)*
9. ☐ 37 CFR 3.73(b) Statement *(when there is an assignee)*
10. ☐ English Translation Document *(if applicable)*
11. ☐ Information Disclosure Statement/PTO-1449      ☐ Copies of IDS Citations
12. ☐ Preliminary Amendment
13. ☒ Acknowledgment postcard
14. ☒ Certificate of Mailing  
☐ First Class      ☒ Express Mail *(Specify Label No.):* EL540991421

# UTILITY PATENT APPLICATION TRANSMITTAL (Small Entity)

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.  
P006 P00252-US

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## Accompanying Application Parts (Continued)

15. ☐ Certified Copy of Priority Document(s) (if foreign priority is claimed)
16. ☒ Small Entity Statement(s) - Specify Number of Statements Submitted: one
17. ☐ Additional Enclosures (please identify below):

## Fee Calculation and Transmittal

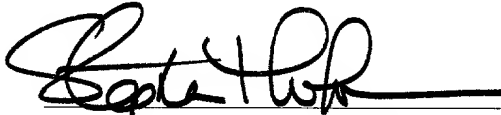
### CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	23	- 20 =	3	x \$9.00	\$27.00
Indep. Claims	1	- 3 =	0	x \$39.00	\$0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
BASIC FEE					\$345.00
OTHER FEE (specify purpose)					\$0.00
TOTAL FILING FEE					\$372.00

- ☒ A check in the amount of **\$372.00** to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge and credit Deposit Account No. **02-0900** as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of \_\_\_\_\_ as filing fee.
- ☒ Credit any overpayment.
- ☐ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated:

4/6/00

  
Signature

Stephen J. Holmes, Reg. No. 34,632  
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401-273-4447 facsimile

CC:

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
STATUS (37 CFR 1.9(f) AND 1.27 (c)) - SMALL BUSINESS CONCERN**

Docket No.  
**P00252-US**

Serial No.

Filing Date

Patent No.

Issue Date

Applicant/ **Pinga, L. et al**  
Patentee:

Invention: **CASINO BETTING, RATING AND INVESTMENT SYSTEM**

I hereby declare that I am:

- ☐ the owner of the small business concern identified below:  
☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: **Pensino, Inc.**

ADDRESS OF CONCERN: **40 Newell Street, W. Warwick, RI 02893**

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 37 CFR 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the above identified invention described in:

- ☒ the specification filed herewith with title as listed above.  
☐ the application identified above.  
☐ the patent identified above.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed on the next page and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☒ no such person, concern or organization exists.  
☐ each such person, concern or organization is listed below.

FULL NAME

ADDRESS

☐

Individual

☐

Small Business Concern

☐

Nonprofit Organization

FULL NAME

ADDRESS

☐

Individual

☐

Small Business Concern

☐

Nonprofit Organization

FULL NAME

ADDRESS

☐

Individual

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Small Business Concern

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Nonprofit Organization

FULL NAME

ADDRESS

☐

Individual

☐

Small Business Concern

☐

Nonprofit Organization

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING:

Louis J. Pinga

TITLE OF PERSON SIGNING

OTHER THAN OWNER:

President

ADDRESS OF PERSON SIGNING:

Pensino, Inc.40 Newell StreetW. Warwick, RI 02893

SIGNATURE:

Louis J. Pinga, President

DATE:

4-4-00

# CASINO BETTING, RATING AND INVESTMENT SYSTEM

## **Background and Summary of the Invention:**

The instant invention relates to a business method for casinos to attract patrons and retain their loyalty, and more specifically, the invention relates to an investment system for casino betting wherein casino patrons can establish a casino investment account and deposit winnings or rating points into the casino investment account.

In order to maintain patron loyalty, many casinos have developed a rating system or “comp” system, wherein casino patrons are provided with a rating card, and depending on the time spent in the casino, or the accumulated amount of money bet over a period of time, the casino will award “comp” or rating points. For example, a patron may be awarded 1 rating point for every certain dollar value bet on a gaming table. Rating points are accumulated in the patrons rating account and can be exchanged for or credited towards casino services and/or goods, such as hotel accommodations, meals and souvenirs. These casino rating systems have become widespread and have been found to increase patron loyalty by giving the patron an incentive to return to the casino, i.e. to redeem points awarded at an earlier date. Typically, most casinos don’t make rating points immediately available for redemption. The rating points accumulated on one visit would be available for the next visit.

In the past, when there were relatively few licensed casinos in the United States, patron loyalty was important, but not critical to casino revenues. While it was important to maintain a regular repeat customer base, the casino did not count on such repeat customers to

1 make large profits. This was largely true because there were only so many licensed casinos  
2 and there were more than enough customers to provide all of the casinos with a sufficient  
3 customer base. However, recent dramatic increases in the number of casinos around the  
4 country has increased competition among casinos and there is now a push to develop systems  
5 that will maintain loyalty among regular repeat customers.

6 The instant invention provides a unique casino betting and rating system that allows  
7 casino patrons to deposit certain portions of rating points and/or casino winnings into special  
8 casino investment accounts that could then be transferred to a conventional financial  
9 institution investment account, such as a Mutual Fund, IRA, Roth IRA, SEP, or Keogh, as a  
10 means of increasing patron regular savings and/or retirement savings.

11 More specifically, patrons of a casino employing the present system will apply for a  
12 casino investment account, into which deposits can be made by various methods. For  
13 example, a selected portion of a patron's bets can be earmarked as "pension" or "investment"  
14 bets, these bets being placed on tables and paid out with differently marked chips. Any  
15 winnings from these bets could be placed into the casino investment account maintained by  
16 the casino. Alternatively, "comp" or "rating" points accumulated through normal betting  
17 could be exchanged and deposited into the casino investment account.

18 The casino operation can choose to establish and maintain investment services,  
19 essentially becoming a financial institution., or alternatively can establish a relationship with  
20 an existing financial institution whereby the patron's casino investment account is tied to a  
21 corresponding investment or retirement account maintained by a financial institution. These

1 “Investment ” accounts would comprise conventional IRA’s, variable annuities or any other  
2 commonly available financial instrument which would accumulate interest, dividends capital  
3 gains, etc. over time and be drawn upon at a later date.

4 In the case of the casino establishing itself as a financial institution, the investment  
5 accounts would be invested into mutual funds, IRA’s etc. at the direction of the patron.

6 In the case of an outside financial institution, once a certain minimum balance is  
7 reached in the casino investment account the patron could request that the amount be  
8 transferred into their “retirement account” or “investment account” at the financial institution  
9 in the same way regular businesses and individuals make deposits into investment accounts.

10 Accordingly, among the objects of the instant invention are: the provision of a casino  
11 betting and rating system that will increase casino patron loyalty; the provision of a casino  
12 betting, rating and investment system that permits a patron to deposit rating points or  
13 earmarked “investment” winnings into a casino investment account as means of increasing  
14 patron regular savings or retirement savings; and the provision of a casino betting, rating and  
15 investment system that associates the casino investment account with an established  
16 investment account of a financial institution.

17 Other objects, features and advantages of the invention shall become apparent as the  
18 description thereof proceeds when considered in connection with the accompanying  
19 illustrative drawings.



**Description of the Drawings:**

In the drawings which illustrate the best mode presently contemplated for carrying out the present invention:

Fig. 1 is a schematic illustration of the casino betting, rating and investment system in accordance with the teachings of the present invention;

Fig. 2 is a flow chart illustrating the flow of cash deposits;

Fig. 3 is a flow chart illustrating the flow of deposits when using casino "investment chips";

Fig. 4 is a flow chart illustrating the use of investment rating points for deposit;

Fig. 5 is a flow chart illustrating the use of conventional rating points for deposit; and

Fig. 6 is a flow chart illustrating the conversion of conventional rating points for investment rating points and subsequent deposit.

1     **Description of the Preferred Embodiment:**

2             Referring now to the drawings, the casino betting, rating and investment system of  
3     the instant invention is schematically illustrated and generally indicated at 10 in Fig. 1. As  
4     will hereinafter be more fully described, the instant invention provides a unique casino  
5     betting, rating and investment system 10 that allows casino patrons to deposit certain portions  
6     of rating points and/or casino winnings into special casino investment accounts 12 that are  
7     maintained by a casino 14. Deposits into the casino investment accounts 12 could then be  
8     transferred to a conventional financial institution investment account 16, such as a Mutual  
9     Fund, IRA, Roth IRA, SEP, or Keogh, maintained by a financial institution 18. The system  
10    10 would serve as a marketing tool as a means of increasing patron loyalty while also  
11    providing a public service benefit by increasing the patrons regular savings and/or retirement  
12    savings.

13            More specifically, patrons of a casino 14 employing the present system will apply for  
14    a casino investment account 12, into which deposits can be made by various methods. For  
15    example, a selected portion of a patron's bets can be earmarked as "investment" or "pension"  
16    bets, these bets being placed on tables and paid out with differently marked chips. Any  
17    winnings from these bets could be placed into the casino investment account 12 maintained by  
18    the casino 12. Alternatively, "comp" or "rating" points accumulated through normal betting  
19    could be exchanged and deposited into the casino investment account 12.

20            The casino 14 can choose to establish and maintain investment services, essentially  
21    becoming a financial institution., or more likely, can establish a relationship with an existing

1 financial institution 18 whereby the patron's casino investment account 12 is tied to a  
2 corresponding investment or retirement account 16 maintained by the financial institution 18.

3 These "investment " accounts 16 comprise mutual funds, conventional IRA's, variable  
4 annuities or any other commonly available financial instrument which would accumulate  
5 interest, dividends capital gains, etc. over time and be drawn upon at a later date.

6 In the case of the casino 14 establishing itself as a financial institution, the investment  
7 accounts 12 would be directly invested into mutual funds, IRA's etc. at the direction of the  
8 patron.

9 In the more likely case where the casino 14 associates itself with an independent  
10 financial institution 18, once a certain minimum balance is reached in the casino investment  
11 account 12 the patron could request that the amount be transferred into their "investment  
12 account" 16 at the financial institution 18 in the same way regular businesses and individuals  
13 make deposits into investment accounts. For purposes of description of the remaining  
14 portions of the system, it is assumed that the casino is associated with an outside financial  
15 institution 18 that handles actual investment of the money into financial instruments. This is  
16 not to be construed as a limitation of the present system, but only as a representative example  
17 of a preferred embodiment.

18 Referring now to Figs. 1-6, deposits can be made into the casino investment account  
19 12 in many different ways, including direct cash deposits 20, by buying and cashing in special  
20 "investment chips" 22, by redeeming special "investment" rating points 24, or by redeeming  
21 conventional rating points 26 for equivalent values of cash or investment rating points. All

1 deposits and transactions concerning the casino investment account 12 would be conducted  
2 through a casino cashier's window 28 or a special customer service window located on casino  
3 premises and dedicated to conducting such transactions. By requiring the transactions to be  
4 handled on casino premises, the casino requires that the patron return to the casino multiple  
5 times and creates a repeat customer base.

6 Referring now to Fig. 2, the casino patron can deposit cash directly into the casino  
7 investment account. Any cash deposited is held in trust until a specified minimum dollar  
8 value is reached, at which time, the patron can instruct the casino 14 to transfer the deposits  
9 into the patrons associated Investment account 16. The patron would later contact the financial  
10 institution 18 to provide instructions on actual investment of the balance in the investment  
11 account 16.

12 Referring to Fig. 3, the casino could establish a separate set of "pension chips" or  
13 "investment chips". Patrons may change in for these special investment chips at the gaming  
14 tables and proceed to place bets in the usual manner. On regular gaming tables, such as  
15 Blackjack or Craps, the investment chips would be used in place of regular chips. On a  
16 roulette table, which uses different colored chips to designate different players, the player  
17 would "color in", i.e. change, the colored chips for the investment chips before leaving the  
18 table. Winnings from bets made with the investment chips would be paid out in investment  
19 chips. The investment chips could then be cashed in at the cashier's window 28 and directly  
20 deposited into the patron's casino investment  
21 account 12.

Referring to Fig. 4, the casino 14 can establish a separate “investment rating system” wherein “investment rating points” are accumulated in a special investment rating account 30. As is well known in the casino world, casinos will award rating points to patrons based on accumulated dollar amounts of betting. For example, a patron may be awarded 1 rating point for every certain dollar value bet on the table. Rating points are typically used for buying casino services or goods, such as hotel accommodations and meals. The patron would establish an investment rating account 30 with the casino 14, which would then issue a special “investment rating card”. The patron will present the investment rating card at the gaming tables where the patron will accumulate investment rating points as the patron places bets in the casino. The investment rating points are issued according to an investment rating formula established by the casino. The investment rating points would be issued to the patron and accumulated in the patron’s account 30 over time. When a certain minimum threshold limit is reached, the investment rating points are redeemed and transferred to the patron’s casino investment account 12. Deposits in the casino investment account in turn are transferred to the Patron’s associated financial institution “investment account” 16.

Referring now to Fig. 5 and 6, the casino can utilize its existing or “conventional” rating system with the present system by establishing direct exchange rates for redeeming conventional rating points for a cash value for deposit into the casino investment account 12, or an exchange rate for converting the conventional rating points for investment rating points which can then in turn be redeemed for a cash value deposit into the casino investment account 12.

1           It can therefore be seen that the present invention provides a unique and financially  
2   valuable betting, rating and investment system for use in casinos. The system serves as an  
3   effective and attractive marketing tool to increasing patron loyalty while also providing a  
4   valuable public service benefit by increasing the patron's regular savings and/or retirement  
5   savings. For these reasons, the instant invention is believed to represent a significant  
6   advancement in the art which has substantial commercial merit.

7           While there is shown and described herein certain specific structure embodying the  
8   invention, it will be manifest to those skilled in the art that various modifications and  
9   rearrangements of the parts may be made without departing from the spirit and scope of the  
10   underlying inventive concept and that the same is not limited to the particular forms herein  
11   shown and described except insofar as indicated by the scope of the appended claims.

**What is claimed is:**

1. A method for implementing a Casino patron betting, rating, and investment program, said method comprising the steps of:

establishing a casino investment account for the benefit of a casino patron;

making a deposit into said casino investment account;

associating said casino investment account with a financial investment account of said casino patron;

redeeming said deposits from said casino investment account; and

transferring said redeemed deposits into said financial investment account.

2. The method of claim 1 wherein said step of making a deposit comprises the step of depositing cash into said casino investment account.

3. The method of claim 1 wherein said step of making a deposit comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

4. The method of claim 3 further comprising the step of issuing said patron an investment rating card that is associated with said casino investment account of said patron.

5. The method of claim 1 wherein said step of making a deposit comprises the steps of:  
establishing a casino system of investment betting chips;  
exchanging money for said investment betting chips;  
placing bets with said investment betting chips; and  
redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

6. The method of claim 1 wherein said step of making a deposit comprises the steps of:  
establishing a conventional rating account for the benefit of said casino patron;  
establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;



redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

7. The method of claim 3 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

8. The method of claim 4 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

9. The method of claim 5 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

10. The method of claim 6 wherein said step of making a deposit further comprises the step of depositing cash into said casino investment account.

11. The method of claim 2 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

12. The method of claim 5 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

13. The method of claim 6 wherein said step of making a deposit further comprises the steps of:

establishing a formula for calculating investment rating points to be awarded to a patron during game play;

calculating said investment rating points according to said formula during patron game play; and

issuing said calculated investment rating points to said casino investment account wherein said investment rating points are redeemable on a monetary basis by the patron for transfer into said financial investment account.

14. The method of claim 2 wherein said step of making a deposit further comprises the steps of:

establishing a system of investment betting chips;  
exchanging money for said investment betting chips;  
placing bets with said investment betting chips; and  
redeeming said investment betting chips for deposit on a monetary basis into said

casino investment account.

15. The method of claim 3 wherein said step of making a deposit further comprises the steps of:

establishing a system of investment betting chips;  
exchanging money for said investment betting chips;  
placing bets with said investment betting chips; and  
redeeming said investment betting chips for deposit on a monetary basis into said

casino investment account.

16. The method of claim 4 wherein said step of making a deposit further comprises the steps of:

establishing a casino system of investment betting chips;

exchanging money for said investment betting chips;

placing bets with said investment betting chips; and

redeeming said investment betting chips for deposit on a monetary basis into said casino investment account.

17. The method of claim 2 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

18. The method of claim 3 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

19. The method of claim 5 wherein said step of making a deposit comprises the steps of:

establishing a conventional rating account for the benefit of said casino patron;

establishing a formula for calculating conventional rating points to be awarded to a patron during game play;

calculating said conventional rating points according to said formula during patron game play;

issuing said calculated conventional rating points to said conventional rating account;

redeeming at least a portion of said conventional rating points on a predetermined monetary basis for transfer into said casino investment account.

20. The method of claim 1 wherein said casino investment account is operated and maintained by said casino.

21. The method of claim 1 wherein said casino investment account is operated and maintained by an independent financial institution.

22. The method of claim 1 wherein said financial investment account is operated and maintained by said casino.

23. The method of claim 1 wherein said financial investment account is operated and maintained by an independent financial institution.

**Abstract of the Disclosure:**

A casino betting, rating and investment system is provided for allowing casino patrons to deposit cash, and/or certain portions of “rating” points and/or casino winnings into special casino investment accounts that could then be transferred to a conventional financial institution investment account, such as a Mutual Fund, IRA, Roth IRA, SEP, or Keogh. The system is provided as an incentive to the patron for maintaining patron loyalty and as a means of increasing patron regular savings and/or retirement savings. Patrons of a casino employing the present system will be provided with a casino investment account, into which deposits can be made by various methods. For example, a selected portion of a patron’s bets can be earmarked as “investment” bets, these bets being placed on tables and paid out with differently marked chips. Any winnings from these bets could be placed into the casino investment account maintained by the casino. Alternatively, “rating” points accumulated through normal betting could be exchanged and deposited into the casino investment account.

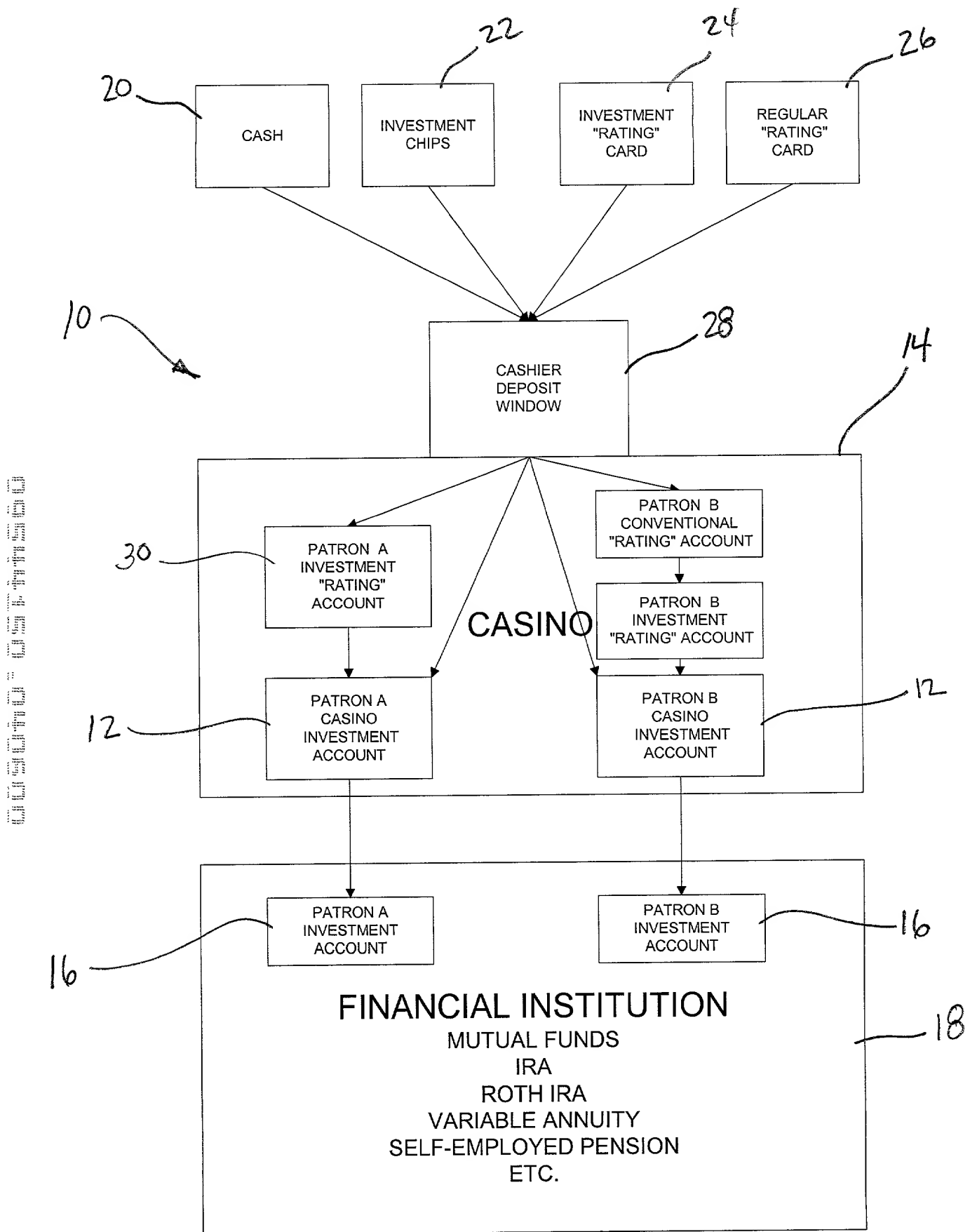


FIG. 1



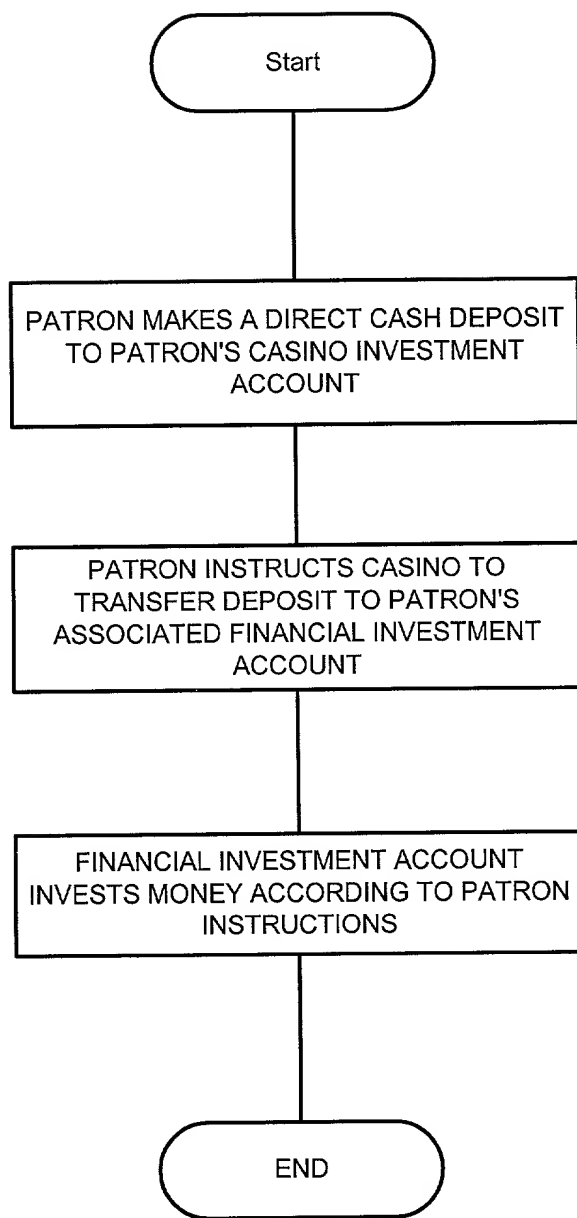


FIG. 2

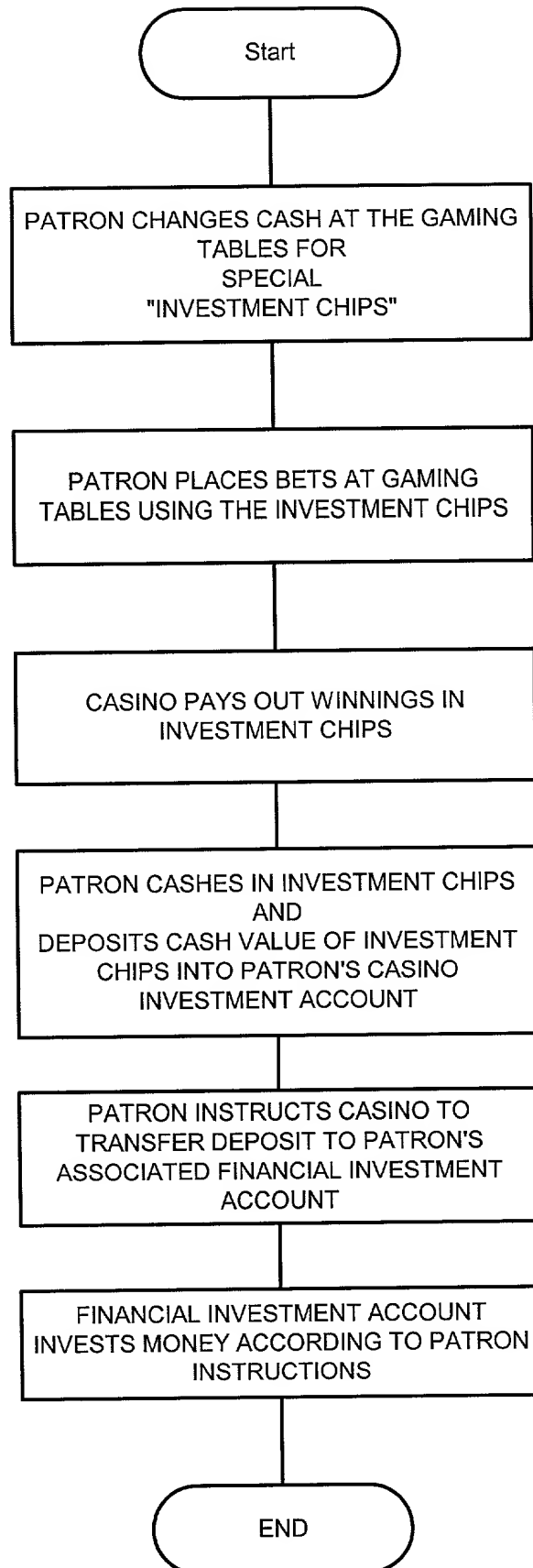


FIG. 3

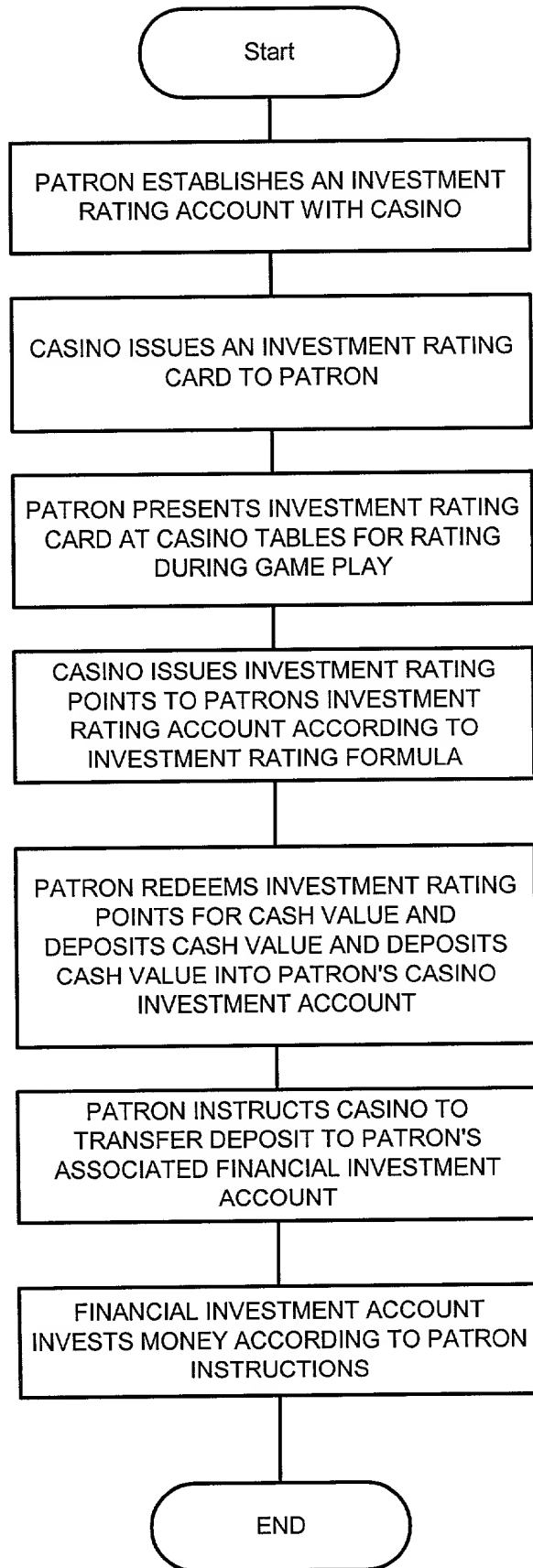


FIG. 4

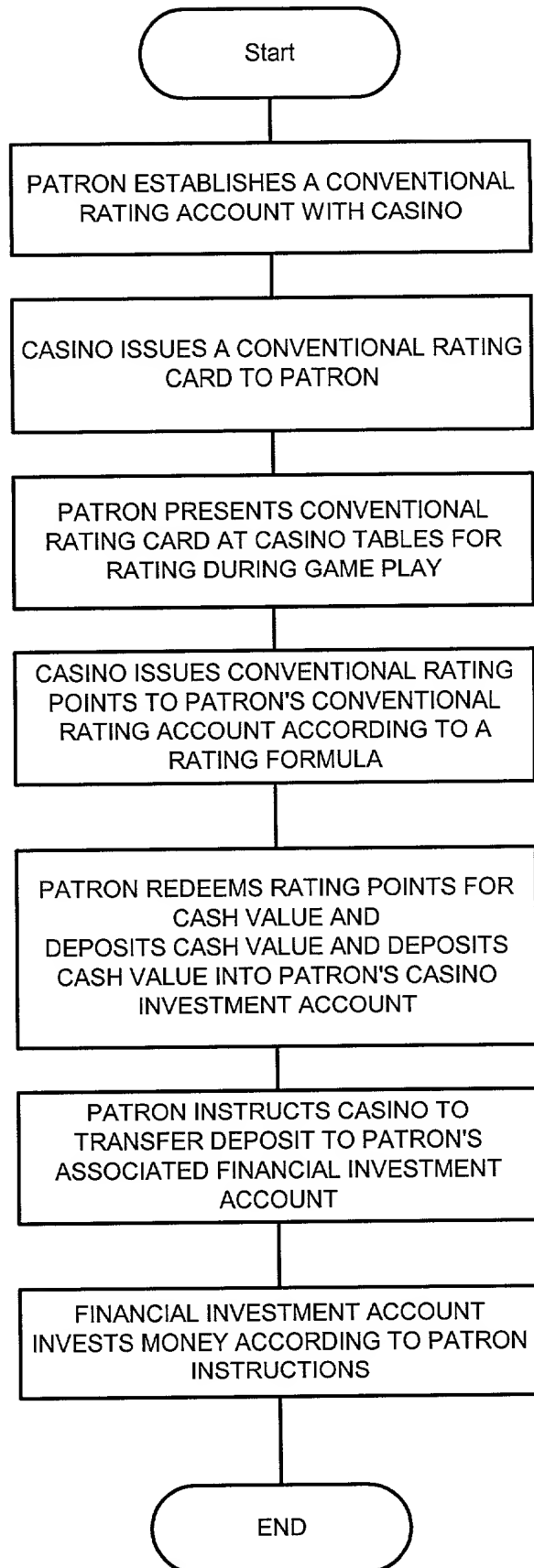


FIG. 5

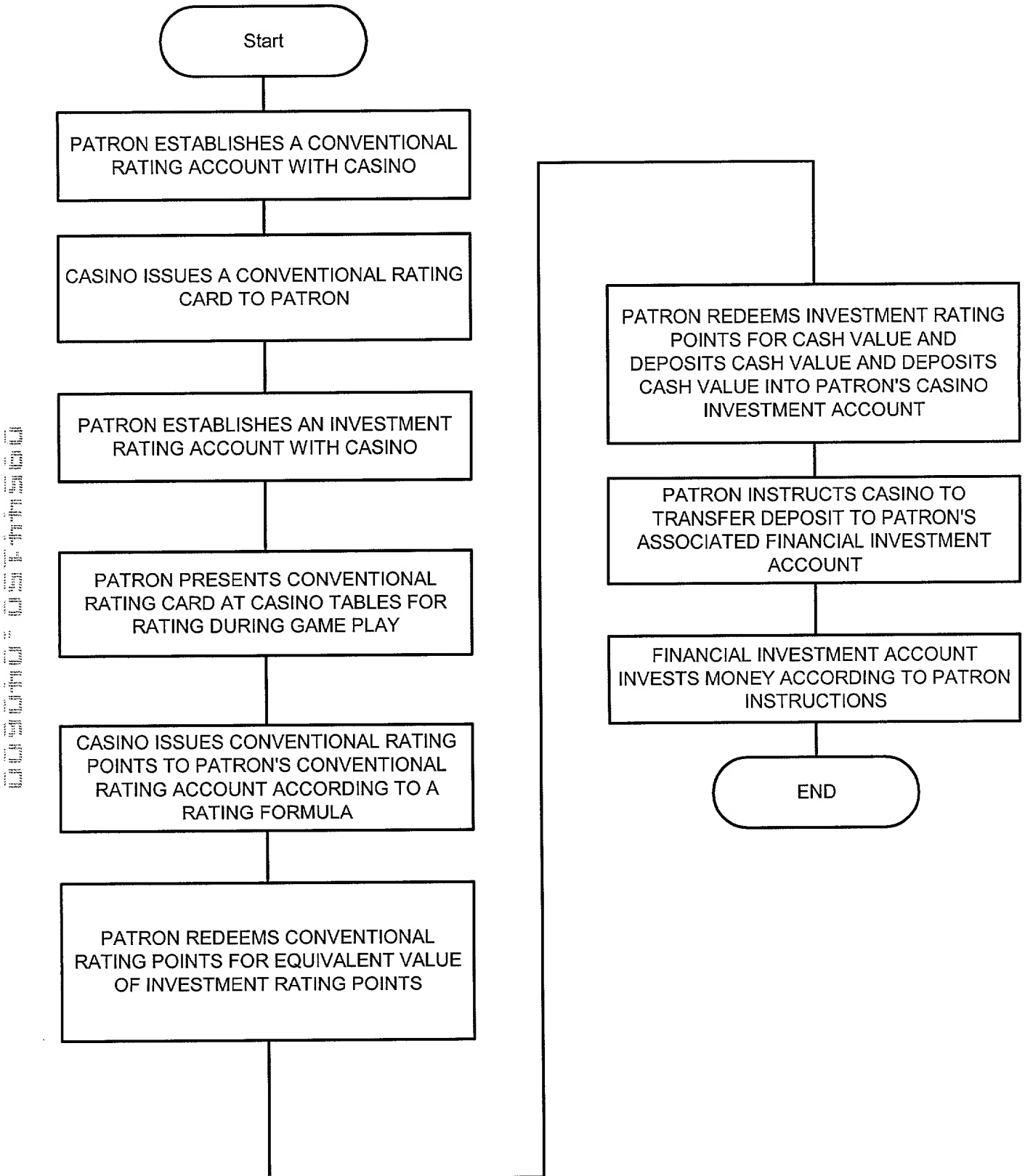


FIG. 6

Docket No.  
P00252-US

# Declaration and Power of Attorney For Patent Application

## English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**CASINO BETTING, RATING AND INVESTMENT SYSTEM**

the specification of which

(check one)

☒ is attached hereto.

☐ was filed on \_\_\_\_\_ as United States Application No. or PCT International Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)			Priority Not Claimed
_____	_____	_____	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	
_____	_____	_____	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	
_____	_____	_____	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	

60/128,597	April 9, 1999
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

Form PTO-SB-01 (6-95) (Modified)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. *(list name and registration number)*

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